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**STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
CONSUMER SERVICES DIVISION**

IN THE MATTER OF DETERMINING  
Whether there has been a violation of the  
Mortgage Broker Practices Act of Washington by:

NO. C-02-197-04-CO02

MGM Financial Services, Inc., and Geoffrey S.  
Huetten, Vice President and Owner, and Lois A.  
Jackson (fka Lois A. Huetten), Secretary and former  
Designated Broker, and Patrick K. McKeehan,  
President, and Randall L. Maine, Chairman of the  
Board of Directors,  
Respondents.

**CONSENT ORDER  
LOIS A. JACKSON (fka LOIS A. HUETTEN)**

10 COMES NOW the Director of the Department of Financial Institutions (Director), through her designee Chuck  
11 Cross, Division Director, Division of Consumer Services, and Lois A. Jackson, fka Lois A. Huetten, (Respondent), and  
12 finding that the issues raised in the captioned matter may be economically and efficiently settled, agree to the entry of  
13 this Consent Order. This Consent Order is entered pursuant to chapter 19.146 of Revised Code of Washington (RCW),  
14 and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

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**AGREEMENT AND ORDER**

The Department of Financial Institutions, Division of Consumer Services (Department) and Respondent have  
agreed upon a basis for resolution of the matters alleged in Amended Statement of Charges No. C-02-197-04-SC02  
(Statement of Charges) entered July 26, 2004, (copy attached hereto). Pursuant to chapter 19.146 RCW, the  
Mortgage Broker Practices Act (Act) and RCW 34.05.060 of the Administrative Procedure Act, Respondent hereby  
agrees to the Department's entry of this Consent Order and further agrees that the issues raised in the above captioned  
matter may be economically and efficiently settled by entry of this Consent Order. The parties intend this Consent  
Order to fully resolve the Statement of Charges and agree that Respondent does not admit to any wrongdoing by its  
entry. Respondent is agreeing not to contest the Statement of Charges in consideration of the terms of this Consent  
Order.

25 Based upon the foregoing:  
CONSENT ORDER  
LOIS A. JACKSON (fka LOIS A. HUETTEN)

1           A. **Jurisdiction.** It is AGREED that the Department has jurisdiction over the subject matter of the activities  
2 discussed herein.

3           B. **Waiver of Hearing.** It is AGREED that Respondent has been informed of the right to a hearing before an  
4 administrative law judge, and that she has waived her right to a hearing and any and all administrative and judicial  
5 review of the issues raised in this matter, or of the resolution reached herein.

6           C. **Declaration.** It is AGREED that Respondent shall immediately provide the Department with a  
7 Declaration, declaring the dates and nature of her association with MGM Financial Services, Inc., the dates and nature  
8 of her association with Randall L. Maine, the nature of Randall L. Maine's association with MGM Financial Services,  
9 Inc., Respondent's last known contact information for Randall L. Maine, and declaring that Respondent has transacted  
10 no business requiring a license from the Department after the date of his resignation from MGM Financial Services, Inc.

11           D. **Restriction on Participation in the Industry.** It is AGREED that Respondent shall be prohibited from  
12 participating in the conduct of the affairs of any licensed mortgage broker, in the capacity of an officer or principal, for  
13 a period of five (5) years from the entry of this Consent Order. HOWEVER, any time after two (2) years of such  
14 prohibition, Respondent may pay to the Department a fine of \$3,000.00 in the form of a cashier's check made payable  
15 to the "Washington State Treasurer" in order to reduce the term of the prohibition.

16           E. **Application for Mortgage Broker License.** It is AGREED that Respondent shall not apply to the  
17 Department for any license under any name for a period of five (5) years from the entry of this Consent Order.  
18 HOWEVER, if Respondent chooses to reduce her term of prohibition as described in paragraph D, Respondent may  
19 apply to the Department for a license after two (2) years from the entry of this Consent Order.

20           F. **Fine.** It is AGREED that, consistent with paragraph D, should Respondent so choose, at any time after  
21 two (2) years from the date of entry of this Consent Order, Respondent may pay to the Department a fine of \$3,000.00  
22 in the form of a cashier's check made payable to the "Washington State Treasurer."

23           G. **Employment in the Industry.** It is AGREED that paragraphs D, E, and F are not intended to restrict  
24 Respondent's ability to work as a loan originator or employee in the Mortgage Broker industry, even in the event that  
25 such positions become subject to licensure by the Department in the future.

1           **H. Investigation Fee.** It is AGREED that Respondent shall pay to the Department an investigation fee of  
2 \$250.00 in the form of a cashier's check made payable to the "Washington State Treasurer" upon entry of this order.

3           **I. Complete Cooperation with the Department (statements).** It is AGREED that Respondent shall  
4 provide the Department truthful and complete sworn statements outlining his activities with respect to MGM Financial  
5 Services, Inc. and any and all persons involved or in any way associated with MGM Financial Services, Inc., including  
6 but not limited to the named Respondents, employees, businesses and persons with whom MGM Financial Services,  
7 Inc. dealt, communicated, or otherwise related. The "sworn statements" may take the form of affidavits, declarations, or  
8 deposition testimony, at the Department's discretion.

9           **J. Complete Cooperation with the Department.** It is AGREED that Respondent shall cooperate fully,  
10 truthfully and completely with the Department and provide any and all information known to him relating in any manner  
11 to MGM Financial Services, Inc. and any and all persons involved or in any way associated with MGM Financial  
12 Services, Inc., including but not limited to the named Respondents, employees, businesses and persons with whom  
13 MGM Financial Services, Inc. dealt, communicated, or otherwise related. It is further AGREED that Respondent shall  
14 provide any and all documents, writings or materials, or objects or things of any kind in his possession or under his care,  
15 custody, or control relating directly or indirectly to all areas of inquiry and investigation. A failure to cooperate fully,  
16 truthfully and completely is a breach of this Consent Order. It is further AGREED that Respondent shall testify fully,  
17 truthfully and completely at any proceeding related to the Department's investigation and enforcement actions related to  
18 this matter, including, but not limited to MGM Financial Services, Inc. and the named Respondents.

19           **K. Compliance with the Law.** It is AGREED that Respondent shall comply with the Mortgage Broker  
20 Practices Act and the rules adopted thereunder

21           **L. Non-Compliance with Order.** It is AGREED that Respondent understands that failure to abide by  
22 the terms and conditions of this Consent Order may result in further legal action by the Director. In the event of  
23 such legal action, Respondent may be responsible to reimburse the Director for the cost incurred in pursuing such  
24 action, including but not limited to, attorney fees.

**M. Voluntarily Entered.** It is AGREED that the undersigned Respondent has voluntarily entered into this Consent Order, which is effective when signed by the Director's designee.

N. **Completely Read, Understood, and Agreed.** It is AGREED that Respondent has read this Consent Order in its entirety and fully understands and agrees to all of the same.

**RESPONDENT:**

LOIS A. JACKSON (fka LOIS A. HUETTEN)

Date

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**DO NOT WRITE BELOW THIS LINE**

THIS ORDER ENTERED THIS 7th DAY OF FEBRUARY, 2005.

/s/

CHUCK CROSS  
Director and Enforcement Chief  
Division of Consumer Services  
Department of Financial Institutions